

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re: Lois Joyce Evans, : Case No.: 20-20387-CMB
: : Reporting Period: April, 2020
: : Chapter 11

MONTHLY OPERATING REPORT

Evans, Lois Joyce

Case No. 20-20387-CMB

Reporting Period: April, 2020

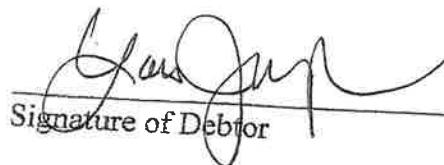
MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals		✓	
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



Signature of Debtor

5-10-20

Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		✗
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	✗	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	✗	

Reporting Period: April, 2020**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month		
RECEIPTS		
Wages (Net)		
Interest and Dividend Income	<u>9,240.00</u>	
Alimony and Child Support	—	
Social Security and Pension Income	—	
Sale of Assets	—	
Other Income (attach schedule)	—	
Total Receipts		
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	<u>5,000.00</u>	
Rental Payment(s)	—	
Other Secured Note Payments		
Utilities	<u>907.84</u>	
Insurance	<u>878.25</u>	
Auto Expense	<u>65.73</u>	
Lease Payments	<u>400.00</u>	
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	<u>6.61</u>	
Gifts		
Other (attach schedule)		
Total Ordinary Disbursements		
REORGANIZATION ITEMS:		
Professional Fees	<u>123.03</u>	
U. S. Trustee Fees	<u>325.00</u>	
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)		
Net Cash Flow (Total Receipts - Total Disbursements)		
Cash - End of Month (Must equal reconciled bank statement)		

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<u>Other Income</u>		
<u>Other Taxes</u>		
<u>Other Ordinary Disbursements</u>		
Liberty Mutual TRU-Green	2460.00 189.00	
<u>Other Reorganization Expenses</u>		

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero
 Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
 Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

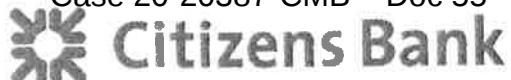
SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	Number of Days Past Due				Total
		0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

"Insider" is defined in 11 U.S.C. Section 101(31).



1-888-910-4100

Call Citizens' PhoneBank anytime for account information,
current rates and answers to your questions.

USO02 BR934

LOIS JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015 - 1239

1 OF 2

Beginning March 25, 2020
through April 23, 2020

Checking**SUMMARY****Balance Calculation**

Previous Balance	-3.00
Checks	.00 -
Withdrawals & Debits	3.00 -
Deposits & Credits	12,003.00 +
Current Balance	11,997.00 =

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.

You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity.

Your next statement period will end on May 26, 2020.

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking

TRANSACTION DETAILS**Withdrawals & Debits****Other Withdrawals & Debits**

Date	Amount	Description
04/23	3.00	Service Charge Statement Delivery

Previous Balance

-3.00

(-) Total Withdrawals & Debits
3.00

Deposits & Credits

Date	Amount	Description
04/20	12,000.00	Deposit
04/20	3.00	Fee Rebate Fee Rebate Original Fee Date On 03/24/20 For Statement Delivery

(+) Total Deposits & Credits
12,003.00

(=) Current Balance
11,997.00

Daily Balance

Date	Balance	Date	Balance	Date	Balance
04/20	12,000.00	04/23	11,997.00		

NEWS FROM CITIZENS

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch



Beginning March 25, 2020
through April 23, 2020

Checking continued from previous page

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DIP CHAPTER 11

BANKRUPTCY CASE 20 20387 CMB

One Deposit Checking

NEWS FROM CITIZENS (continued)

a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.